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Lakeview Loan Servicing, LLC



Order Filed on July 11, 2021
by Clerk

Case No.: 19-13881-MBK
U.S. Bankruptcy Court
District of New Jersey

Adv. No.:

Hearing Date: 7/14/2021 @ 9:00 a.m..

Judge: Michael B. Kaplan

In Re:

Carol J. Harker, Fred A. Harker

Debtors.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 11, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtors: Carol J. Harker, Fred A. Harker

Case No: 19-13881 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 14 Rebecca Court, Ewing, NJ, 08628, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kevin C. Fayette, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 25, 2021, Debtors are due for the March 2021 through June 2021 post-petition payments for a total default of \$4,146.07 (4 @ \$1,232.57, \$784.21 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,146.07 will be paid by Debtor remitting \$357.68 for per month for five months and \$357.67 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on July 1, 2021 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2021, directly to Secured Creditor's servicer, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

In re:
Fred A. Harker
Carol J. Harker
Debtors

Case No. 19-13881-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 12, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Fred A. Harker, Carol J. Harker, 14 Rebecca Court, Ewing, NJ 08628-3339

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Kevin C. Fayette	on behalf of Joint Debtor Carol J. Harker kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor Fred A. Harker kfayette@kevinfayette.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 12, 2021

Form ID: pdf903

Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8